



**OFFICE OF THE STAFF JUDGE ADVOCATE
101ST AIRBORNE DIVISION (AIR ASSAULT) AND FORT CAMPBELL
CLIENT SERVICES
(270) 798-4432**

CONSUMER AFFAIRS

Unfortunately, SMs are often the target of consumer scams due to their steady paycheck and younger military members that often lack the experience necessary to guard against predatory business practices and scams. This information paper is a quick guide to detail some of the rights SMs have and actions they can take if they fall victim to predatory business practices.

Tips to remember: Never sign a document you haven't read or don't understand, have a legal assistance attorney review leases and contracts with you prior to signing it; if it sounds too good to be true-it probably is; be wary of "buy here/pay here" dealers; always ask upfront what your APR on a purchase will be; seek advice from legal assistance before signing Service Member Civil Relief Act (SCRA) waivers.

What are my rights? Military Lending Act (MLA): mandates that certain payday loans, vehicle title loans, and tax refund anticipation loans cannot have an annual percentage rate (APR) of more than 36%. Consult with a legal assistance attorney to see if the MLA applies in your situation.

Service Member Civil Relief Act (SCRA): allows SMs to terminate cell phone contracts and a lease on automobiles and homes in case of PCS orders or deployments. Can protect SMs from default judgments in court and civil/administrative proceedings.

Fair Debt Collection Practice Act (FDCPA): protects consumers from unfair, deceptive, and harassing debt collection practices. If you feel a debt collector is harassing or threatening you, contact the legal assistance office.

Kentucky Consumer Protection Act: protects consumers from unfair, false, misleading, or deceptive acts or practices in trade or commerce.

Tennessee Consumer Protection Act: protects consumers from unfair and deceptive business practices.

Tennessee Motor Vehicle Commission (MVC): protects consumers from fraud related to car dealerships. SM's can file complaints to the MVC online at <http://www.tn.gov/commerce/topic/commerce-file-a-complaint> if they feel they have been defrauded by a car dealership or the dealership has engaged in wrongful business acts.

What do I do when I have a complaint? You can file a consumer complaint through one of the agencies listed below.

Consumer Financial Protection Bureau: federal agency that protects consumer interests. The number is 855-411-2372. The website is www.consumerfinance.gov/complaint

Tennessee Division of Consumer Affairs: you can file a consumer complaint through this agency for TN businesses. The number is 615-741-4737 or 800-342-8385. The website is www.tn.gov/consumer

Kentucky Consumer Protection Division: you can file a consumer complaint through this agency for KY businesses. The number is 1-888-432-9257. The website is www.ag.ky.gov/cp

More information. For more information and assistance, you may contact the Fort Campbell Client Services Office, Building 2765 Tennessee Ave. at 29th Street, (270) 798-4432.